

Docket No.: DLT-002DV  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
James R. DeFrancesco et al.

Application No.: 10/702,568

Confirmation No.: 8714

Filed: November 6, 2003

Art Unit: 3692

For: Automated Credit Application System

Examiner: N. B. Nguyen

**INFORMATION DISCLOSURE STATEMENT (IDS)**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

In accordance with 37 CFR 1.98(a)(2)(ii), Applicant has not submitted copies of U.S. patents and U.S. patent applications. Furthermore, non-patent literature previously cited by or submitted to the Office in prior application number 08/922,462, filed on September 3, 1997, and issued as United States Patent No. 7,181,427 on February 20, 2007 (the "'427 patent"), which is relied upon in this application for an earlier filing date under 35 U.S.C. 120, has not been

submitted pursuant to 37 CFR 1.98(d). Applicant otherwise submits herewith copies of non-patent literature in accordance with 37 CFR 1.98(a)(2).

The aforementioned '427 patent is currently involved in litigation in which allegations of inequitable conduct have been pled. Defendants' Answer setting forth those allegations is cited as reference C1640.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith to our Deposit Account No. 07-1700, under Order No. DLT-002DV.

Dated: July 23, 2007

Respectfully submitted,

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